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ANNUAL REPORTS
of the
Town of Deerfield
NEW HAMPSHIRE



For the Year Ending
January 31, 1919

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MANCHESTER, N. H.

ANNUAL REPORT
OF THE
TOWN OFFICERS
OF THE TOWN OF
Deerfield, N. H.

FOR THE
Year Ending January 31
1919

MANCHESTER, N. H.
PRINTED BY JOHN B. CLARKE CO.
1919

TOWN OFFICERS.

Moderator—Carroll E. Legro

Town Clerk—Frederick O. Wilson

Treasurer—John A. Young

Selectmen—Henry P. Haynes, Walter B. Scott,
Oscar J. Chase

Auditors—Fritz E. Kallenberg, Romanzo B. Fogg,
Alfred D. Clark

Tax Collectors—William P. Chase, Lester E. Maynard

Road Agents—James W. Fife, Phineas A. Smith,
Waldo G. Stearns

Trustees of Trust Funds—George H. Towle,
Alvah B. Chase, George W. Brown

Library Trustees—George H. Towle, Carroll E. Legro,
Chester E. Maynard, George W. Brown, Fritz E.
Kallenberg, Charles R. Brown

Librarian—Carroll E. Legro

Supervisors of Check List—Alvah B. Chase, George P.
Harvey, Walter E. Quimby

School Board—Elmer H. Rollins, Lewin A. Stevens,
Edith A. Harvey

Health Officer—James H. Prescott

Fire Warden—Howard P. King

Deputy Wardens—Otis A. Meloon, Chester E. Maynard
Special Policeman and Dog Officer—Howard P. King

TOWN WARRANT.

THE STATE OF NEW HAMPSHIRE.

To the Inhabitants of the Town of Deerfield, in the County of Rockingham, in Said State, qualified to vote in Town Affairs:—

You are hereby notified to meet at the town hall in said Deerfield, on Tuesday, the eleventh day of March next, at nine of the clock in the forenoon, to act upon the following subjects:—

1. To choose all necessary town officers for the year ensuing.
2. To raise such sums of money as may be necessary to defray town charges for the ensuing year, and make appropriation of the same.
3. To see if the town will vote to raise and appropriate the sum of money necessary to secure state aid on highway construction.
4. To see if the town will vote to raise and appropriate the sum of \$375 for state aid on highway maintenance, as required by law.
5. To see if the town will vote to raise and appropriate a certain sum of money to pay a portion of the principal of the trust funds.
6. To see if the town will vote to raise and appropriate a certain sum of money to purchase a road machine.
7. To see if the town will vote to transfer the grange clock appropriation to the account of repairs of highways.

Given under our hands and seal, this twenty-fourth day of February, in the year of our Lord nineteen hundred and nineteen.

HENRY P. HAYNES,
WALTER B. SCOTT,
OSCAR J. CHASE,

Selectmen.

INVENTORY.

APRIL 1, 1918.

	No.	Valuation.
Lands and buildings.....	...	\$502,130
Horses	286	30,035
Mules	2	200
Oxen	44	5,060
Cows	393	25,615
Other neat stock.....	144	8,490
Sheep	90	721
Hogs	15	384
Fowls	285	245
Goats	1	10
Vehicles, including automobiles.....	51	12,670
Portable mills	12	4,420
Boats and launches.....	3	850
Wood and lumber.....	...	45,980
Municipal bonds and notes.....	...	2,000
Stock in national banks in New Hamp- shire .....	...	2,500
Money on hand, at interest, or on de- posit .....	...	4,630
Stock in trade.....	...	8,330
Mills and machinery.....	...	1,000

Total property, exclusive of exemptions \$655,270

Polls, 263.

Taxes, \$526.

Amount of taxes committed to collectors, in-

cluding poll taxes..... \$14,286.67

Average rate of taxation..... \$0.021

Amount exempted to soldiers..... \$8,580.00

Received by selectmen, turned over to treasurer:—

1918.

April	1	Amoskeag Bank, note.....	\$1,000.00
	20	O. D. Shattuck, abated tax.....	2.74
May	6	Amoskeag Bank, note.....	1,500.00
June	12	County treasurer, pauper bills...	78.00
	27	Amoskeag Bank, note.....	900.00
July	5	State treasurer, highway main- tenance	50.00
Sept.	21	State treasurer, forest fire depart- ment	11.40
	26	State treasurer, highway main- tenance	100.00
Oct.	7	County treasurer, pauper bills...	32.50
Nov.	25	Jennie O. Sanborn, Joseph W. Sanborn cemetery fund.....	200.00
Dec.	2	State treasurer, railroad tax	85.94
		State treasurer, savings bank tax.	1,550.65
		State treasurer, literary fund...	98.15
		State treasurer, school fund	508.00
	27	State treasurer, highway main- tenance	44.00

1919.

Jan.	6	State treasurer, highway con- struction	78.12
	21	State treasurer, highway main- tenance	11.24
	31	County treasurer, pauper bills...	48.50
		H. P. Haynes, lumber and dyna- mite sold	7.63
		North East Metal Culvert Co., re- bate, freight on culverts.....	.64
		State treasurer, highway main- tenance	47.15
		State treasurer, highway con- struction	10.79

\$6,365.45

APPROPRIATIONS.

MARCH 12, 1918.

Town officers' salaries.....	\$450.00
Town officers' expenses.....	130.00
Election and registration.....	75.00
Town hall	35.00
Protection of persons and property (police).....	10.00
Health department	25.00
State highway maintenance.....	350.00
Summer roads	2,500.00
Winter roads	1,200.00
Cutting bushes	300.00
General expenses, highway department.....	75.00
Library, salary of librarian, insurance.....	95.00
Town poor	50.00
Memorial Day, Sons of Veterans.....	100.00
Interest on temporary loans.....	175.00
Interest on trust funds.....	277.88
State aid road construction.....	879.00
Principal of debt.....	1,000.00
State and county taxes.....	1,400.00
Robinson bridge	350.00
School district	4,536.19
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	\$14,013.07

SCHEDULE OF TOWN PROPERTY.

Town hall:—

Land and buildings.....	\$6,000.00
Furniture and equipment.....	300.00

Library:—

Land and buildings.....	8,000.00
Furniture and equipment.....	2,000.00

Police department:—

Equipment	10.00
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Highway department:—

Land and buildings.....	500.00
Equipment	175.00
Materials and supplies.....	16.00

Parks:—

Veasey park	300.00
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All other property and equipment:

Safe, in residence of town clerk.....	75.00
Hearse	600.00

Total	\$17,976.00
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FINANCIAL

ASSETS.

Cash in hands of treasurer February 1, 1919	\$2,905.82
Accounts due the town from state:—	
Joint highway, balance construction...	230.35
Joint highway, balance maintenance...	11.12
Taxes uncollected:—	
Levy of 1914, T. W. Johnson.....	24.68
Levy of 1918, W. P. Chase.....	32.00
Levy of 1918, L. E. Maynard.....	331.01
	<hr/>
Total assets	\$3,534.98
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LIABILITIES.

Accounts owed by the town:—	
Bills outstanding	\$28.08
Due school district:—	
Dog licenses, 1918.....	131.72
Philbrick fund, 1916, 1918.....	53.64
Undrawn balance of appropriation....	1,509.44
Due joint highway accounts:—	
Unexpended balance in state treasury..	241.47
Unexpended balance in town treasury..	586.95
Due Deerfield Grange, clock appropriation..	75.00

STATEMENT.

Trust funds, principal used by town:—

Jenness fund	\$5,000.00
Philbrick fund	1,551.25
Cemetery funds	1,025.00
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Total liabilities	\$10,202.55
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NET DEBT.

Net debt January 31, 1918.....	\$8,223.04
Net debt January 31, 1919.....	6,667.57
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Decrease of debt.....	\$1,555.47

REPORT OF TREASURER.

FOR YEAR ENDING JANUARY 31, 1919.

Cash on hand February 1, 1918.....	\$1,086.01
Selectmen, by H. P. Haynes.....	6,365.45
N. Y., Manhat. Beach Ry. dividend.....	50.00
Interest, Liberty bond.....	3.00
F. O. Wilson, dog license money.....	136.80

Tax collectors:—

O. J. Chase, list 1917.....	8.50
Interest on same.....	.28
L. E. Maynard, list 1917.....	41.00
Interest on same.....	.66
L. E. Maynard, list 1918.....	5,600.19
Interest on same.....	.79
W. P. Chase, list 1918.....	8,290.97
Interest on same.....	2.29

\$21,585.94

The treasurer credits himself with paying 190

orders by the selectmen.....	\$18,680.12
Cash to balance account.....	2,905.82

\$21,585.94

Cash in treasurer's hands February 1, 1919.. \$2,905.82

J. A. YOUNG,

Treasurer.

We have this day examined the foregoing accounts of the treasurer, and find them correct and properly vouched.

FRITZ E. KALLENBERG,

ROMANZO B. FOGG,

ALFRED D. CLARK,

Auditors.

DEERFIELD, N. H., FEBRUARY 5, 1919.

SUMMARY OF RECEIPTS.

From local taxes:—

Amount committed to collectors.....	\$14,286.67
Less abatements	\$32.50
Less uncollected	363.01
	<hr/> 395.51

Property and poll taxes current year actually collected	\$13,891.16
Uncollected previous years...	\$81.19
Less abatements	7.01
Less uncollected	24.68
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Property and poll taxes previous years actually collected	49.50
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Total collected, current and previous years	\$13,940.66
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From state:—

State aid maintenance.....	252.39
State aid construction.....	88.91
Railroad tax	85.94
Savings bank tax.....	1,550.65
Literary fund	98.15
State aid education.....	508.00
Fighting forest fires.....	11.40

From county:—

Support of paupers.....	159.00
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From local sources, except taxes:—

Dog licenses	136.80
Interest on taxes.....	4.02
Income from trust funds.....	53.00
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Total current revenue.....	\$16,888.92
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Other than current revenue:—

Temporary loans	\$3,400.00	
North East Metal Co., rebate, freight64
Joseph W. Sanborn cemetery fund	200.00	
H. P. Haynes, sale of lumber and dynamite	7.63	
Abated tax	2.74	
		<hr/>
Total other than current revenue.....	\$3,611.01	
		<hr/>
Total from all sources.....	\$20,499.93	
Cash on hand February 1, 1918.....	1,086.01	
		<hr/>
Grand total	\$21,585.94	

SUMMARY OF PAYMENTS.

General government:—	
1 Town officers' salaries.....	\$425.50
2 Town officers' expenses.....	105.61
3 Election and registration.....	99.50
4 Town hall	30.02
Protection of persons and property:—	
5 Police department	11.50
6 Fire department	5.95
Health and sanitation:—	
7 Health department	19.37
8 Vital statistics	2.50
Highways and bridges:—	
9 State aid maintenance.....	605.70
10 Town maintenance	2,520.68
11 Cutting bushes	67.60
12 Winter roads	1,153.39
13 General expenses, including watering troughs	120.26
Education:—	
14 Library	170.40
Charities:—	
15 Town poor	78.74
16 County poor	159.00
Patriotic purposes:—	
17 Memorial Day	100.00
Public service:—	
18 Cemeteries	2.50
Unclassified:—	
19 Legal expenses	5.00
20 Abatement's refunded	13.65
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Total current maintenance expenses....	\$5,696.87

Interest:—

21 Paid temporary loans....	\$94.55
22 Paid long term note.....	50.00
23 Paid on principal of trust funds used by town..	263.07

Total interest payments..... \$407.62

Outlay new construction and
permanent improvements:

24 State aid construction...	\$392.30
25 Town construction, Rob- inson bridge	250.43
26 Town construction, bridge repairs and culverts.	78.60

Total outlay payments 721.33

Indebtedness:—

27 Temporary loans	\$3,400.00
28 Long term note.....	1,000.00
29 Joseph W. Sanborn ceme- tery fund	200.00
30 Outstanding orders paid during year	363.07

Total indebtedness payments..... 4,963.07

Payments to other governmental
divisions:—

Taxes paid to state.....	\$1,272.00
Taxes paid to county.....	1,651.35
Payments to school districts	3,967.88

Total payments to other governmental di-
visions 6,891.23

Total payments for all purposes..... \$18,680.12

Cash on hand at end of year..... 2,905.82

Grand total \$21,585.94

DETAIL OF PAYMENTS.

GENERAL GOVERNMENT.

ITEM No. 1. TOWN OFFICERS' SALARIES.

Messrs. Kallenberg and Fogg, auditors.....	\$9.00
J. A. Young, treasurer.....	60.00
H. E. Hartford, selectman, February 1 to March 12	10.00
H. E. Hartford, compiling town report.....	6.50
F. O. Wilson, clerk, to June 3	15.00
F. O. Wilson, clerk, to September 2.....	15.00
F. O. Wilson, clerk, to December 2	15.00
L. E. Maynard, tax collector.....	50.00
W. P. Chase, tax collector.....	50.00
W. B. Scott, selectman, to February 1.....	56.00
O. J. Chase, selectman, to February 1.....	39.00
H. P. Haynes, selectman, to February 1.....	100.00
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	\$425.50

ITEM No. 2. TOWN OFFICERS' EXPENSES.

H. P. Haynes, postage, town reports.....	\$3.38
E. C. Eastman Co., bonds, collectors' books, vouchers, dog license notices.....	8.35
Sanborn Co., stamps for inventory blanks....	6.00
J. B. Clarke Co., envelopes, printing town reports	69.00
H. E. Hartford, telephone, expenses to Man- chester for town reports.....	2.65
T. E. Simpson showing boundaries of lots...	2.50
F. O. Wilson, telephone.....	.20
L. E. Maynard, tax bills, stationery, postage	8.21
W. P. Chase, postage.....	5.32
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	\$105.61

ITEM NO. 3. ELECTION AND REGISTRATION.

C. E. Legro, moderator, March, 1918	\$2.50
C. E. Legro, moderator, primary, 1918 ...	2.50
C. E. Legro, moderator, November, 1918 ..	2.50
C. H. Sargent, gatekeeper, March, 1918 ...	2.00
C. H. Sargent, gatekeeper, primary, 1918...	2.00
C. H. Sargent, gatekeeper, November, 1918	2.00
F. O. Wilson, clerk, Constitutional Conven- tion	2.00
F. O. Wilson, clerk, primary, 1918	10.00
C. H. Merrill, supervisor, to April, 1918...	7.00
C. H. Merrill, supervisor, April to Novem- ber, 1918	21.00
F. B. Hill, election officer, May, 1917, March, 1918	4.00
F. B. Hill, election officer, September, Novem- ber, 1918	4.00
C. E. Maynard, election officer, March, Sep- tember, 1918	4.00
O. S. Messer, election officer, March, 1918...	2.00
O. S. Messer, election officer, September, No- vember, 1918	4.00
W. J. Harvey, election officer, September, No- vember, 1918	4.00
W. H. O'Neal, election officer, November, 1918	2.00
D. W. Scott, supervisor, April to November, 1918	22.00
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	\$99.50

ITEM NO. 4. TOWN HALL.

Henry W. Lang, services, janitor, for balance due	\$27.20
Cash paid for window glass.....	2.82
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	\$30.02

PROTECTION OF PERSONS AND PROPERTY.

ITEM No. 5. POLICE DEPARTMENT.

H. P. King, constable and dog officer.....	\$10.00
A. F. Witham, lodging and feeding tramps...	1.50
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	\$11.50

ITEM No. 6. FIRE DEPARTMENT.

H. E. Hartford, reporting three fires.....	\$3.00
H. P. King, telephone, services, fire warden.	2.95
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	\$5.95

HEALTH AND SANITATION.

ITEM No. 7. HEALTH DEPARTMENT.

J. H. Prescott, health officer, 1917.....	\$7.00
J. H. Prescott, health officer, 1918.....	12.37
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	\$19.37

ITEM No. 8. VITAL STATISTICS.

G. H. Towle, M. D., reporting births and deaths	\$2.50
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HIGHWAYS AND BRIDGES.

ITEM No. 9. STATE AID MAINTENANCE.

C. E. Maynard, labor and supplies.....	\$233.96
G. W. Brown, labor and supplies (details be- low)	305.76
B. & M. R. R., freight on tarvia.....	39.66
A. W. Stevens, hauling tarvia.....	19.82
G. H. Robinson, hauling tarvia.....	6.50
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	\$605.70

Detailed Statement of G. W. Brown.

Received on selectmen's orders, \$305.76; expended as follows:—

M. Gordon	\$2.07	
W. J. Harvey.....	9.79	
Stearns Bros.	3.00	
G. H. Emerson	11.31	
S. White	1.50	
A. E. Brown.....	9.76	
E. F. Stevens.....	14.09	
E. Clement, tarvia.....	2.50	
G. Wallace, tarvia.....	1.25	
Hooker-Howe Co., use of thresher for beans	2.00	
J. H. Prescott, sand.....	1.50	
J. J. Legro.....	16.97	
G. W. Brown.....	21.83	
F. Ellison	13.04	
G. W. Brown, teams.....	137.20	
G. W. Brown, automobile.....	.50	
A. B. Brown.....	.56	
J. S. Brown.....	2.55	
F. Fife	1.69	
E. E. Doe.....	35.44	
O. S. Pethick.....	17.21	
		<hr/>
		\$305.76

ITEM No. 10. TOWN MAINTENANCE.

G. W. Clark, road agent: balance due, 1917
account \$19.87

J. E. Clay, road agent: received on selectmen's orders,
\$578.91; expended as follows:—

J. T. Rollins.....	\$48.00
H. E. Hartford.....	.80

W. A. Nelson.....	\$23.30
O. A. Meloon.....	3.00
B. Prescott	12.00
R. G. Stevens.....	10.00
J. W. Clay.....	33.61
J. F. White.....	29.50
W. H. White.....	36.00
J. H. Anderson.....	57.50
G. W. Brown.....	36.00
W. H. Ladd.....	2.00
W. J. Harvey.....	15.00
R. F. Kimball.....	12.00
O. S. Messer.....	29.10
W. E. White.....	10.00
W. Meloon	10.00
——— Billens	10.00
F. Hall	3.00
M. Peterson	14.00
J. Peterson	14.00
A. P. Peterson.....	9.50
W. A. Lewis.....	2.00
A. D. Merrill.....	6.00
——— Brown	9.00
L. E. Maynard.....	1.00
C. E. Maynard.....	2.50
W. C. Fife.....	5.00
R. Fife	2.00
J. W. Fife.....	2.00
W. E. Johnson.....	15.00
F. P. Currier.....	5.10
C. H. Merrill.....	16.50
J. E. Clay.....	94.50
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	\$578.91
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P. A. Smith, road agent: received on selectmen's orders,
\$692.30; expended as follows:—

F. Fife	\$0.80	
——— Doe	1.10	
S. James	6.00	
H. Wallace	12.00	
F. Sherbert	7.20	
A. W. Stevens.....	38.50	
G. Emerson	29.00	
H. Prescott	1.50	
E. Stevens	7.40	
W. Baker	2.00	
F. Smith	1.00	
J. J. Legro.....	87.10	
L. Harvey	29.00	
G. H. Robinson.....	20.00	
C. E. Legro.....	13.00	
J. Brown	39.00	
W. D. Adams.....	45.50	
M. Gordon	20.00	
S. A. Smith.....	24.90	
S. White	2.00	
D. Allen	5.80	
W. Clark	18.00	
T. Johnson	10.80	
E. White .....	.80	
Repairs on plow.....	3.00	
P. A. Smith.....	266.90	
		<hr/>
		\$692.30
		<hr/> <hr/>

W. G. Stearns, road agent: received on selectmen's orders,
\$1,068.57; expended as follows:—

J. Anderson	\$16.50
W. Ambrose	26.09
G. W. Brown.....	195.25
W. L. Brown.....	12.00

A. Brown	\$5.50
A. Y. Bridge.....	15.00
F. Davis	8.50
C. F. Cox.....	12.00
J. Dalton	7.00
W. D. Adams.....	36.75
W. J. Harvey.....	36.00
L. Harvey	10.00
C. Hart	2.00
W. Hill	7.28
R. B. Fogg.....	2.20
G. Emerson	6.00
J. Hammerstrom	4.00
F. Hill	16.00
W. James	13.65
Stearns Bros.	108.25
A. F. Shores.....	4.95
W. B. Scott.....	21.00
B. Swett	5.00
W. H. White.....	54.00
W. Walsh	22.00
E. F. Yeaton.....	26.83
H. B. Yeaton.....	36.08
W. Walker	5.00
D. Davis	2.50
J. Fogg	5.00
E. F. James.....	8.37
E. C. Hoag.....	3.75
E. White	5.00
L. Brown	10.00
G. W. Clark.....	6.00
E. H. Fletcher.....	43.00
J. F. Merrill.....	10.00
F. Tilton	30.00
A. Hammerstrom	2.00
M. Gordon	4.00

Town of Nottingham, use of road		
machine	\$25.50	
W. G. Stearns.....	226.70	
	<hr/>	\$1,096.65
Balance due		28.08
		<hr/>
		\$1,068.57
		<hr/> <hr/>

J. W. Fife, road agent: received on selectmen's orders,
\$90.87; expended as follows:—

C. H. Merrill.....	\$4.00	
W. S. Nelson.....	6.60	
R. R. Fife.....	16.00	
W. C. Fife.....	41.00	
W. E. Quimby.....	3.00	
J. W. Fife.....	20.27	
	<hr/>	\$90.87
		<hr/> <hr/>

Miscellaneous bills rendered for maintenance, \$71.36, as
follows:—

A. D. Clark, bridge plank.....	\$69.36	
T. Rollins, highways.....	2.00	
	<hr/>	\$71.36

ITEM NO. 11. CUTTING BUSHES.

P. A. Smith.....	\$26.00	
J. E. Clay.....	9.00	
J. W. Fife.....	31.40	
W. G. Stearns.....	1.20	
	<hr/>	\$67.60

ITEM NO. 12. WINTER ROADS.

B. Swett	\$12.10	
D. H. Davis.....	.40	
J. Hammerstrom	17.50	

S. J. Haynes.....	\$31.50
W. C. Hart.....	42.40
T. A. Johnson.....	65.90
G. W. Brown.....	54.42
R. B. Fogg.....	39.89
G. H. Robinson.....	46.54
G. W. Clark, road agent.....	183.57
J. W. Fife, road agent.....	.80
P. A. Smith, road agent.....	124.05
J. E. Clay, road agent.....	444.23
T. Rollins	2.40
E. F. Yeaton.....	2.50
W. G. Stearns, road agent.....	85.19
	<hr/>
	\$1,153.39

ITEM No. 13. GENERAL EXPENSES, HIGHWAYS.

Good Roads Machine Co., repairs on road machine	\$45.30
Good Roads Machine Co., wheel, road machine	12.00
J. B. Varick Co., dynamite, fuse, caps.....	27.25
J. B. Varick Co., point for road plow.....	7.74
H. W. Lang, repairing road machine.....	1.00
Sanborn Co., picks, spades, hauling culverts	14.11
A. W. Stevens, highway supplies.....	5.86
O. S. Messer, cash paid for sharpening tools.	1.00
J. S. Cotton, watering trough.....	3.00
O. G. Messer estate, watering trough.....	3.00
	<hr/>
	\$120.26

EDUCATION.

ITEM No. 14. LIBRARY.

C. E. Legro, librarian, salary.....	\$50.00
G. W. Danforth, insurance on buildings....	54.60

G. W. Danforth, insurance on books.....	\$28.30
C. E. Maynard, treasurer, Philbrick fund, stock dividend	37.50
	<hr/>
	\$170.40

CHARITIES.

ITEM No. 15. TOWN POOR.

G. W. Brown, wood for O. D. Shattuck.....	\$9.75
A. W. Stevens, supplies for O. D. Shattuck..	63.74
G. H. Towle, M. D., attendance O. D. Shat- tuck	2.00
A. M. Foster, M. D., attendance Albert Mer- rill	3.25
	<hr/>
	\$78.74

ITEM No. 16. COUNTY POOR.

Sanborn Co., supplies for Mrs. Otis Prescott.	\$93.00
G. H. Towle, M. D., attendance Mrs. Otis Prescott	62.00
G. W. Brown, conveying Jennie M. Thomp- son to county farm.....	4.00
	<hr/>
	\$159.00

PATRIOTIC PURPOSES.

ITEM No. 17. MEMORIAL DAY.

J. E. Clay, Sons of Veterans.....	\$100.00
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PUBLIC SERVICE.

ITEM No. 18. CEMETERIES.

C. E. Maynard, care Philbrick cemetery, 1917	\$2.50
----------------------------------------------	--------

UNCLASSIFIED.

ITEM No. 19. LEGAL EXPENSES.

J. F. Merrill, M. D., examination of Alvah Brown	\$5.00
--------------------------------------------------------	--------

ITEM No. 20. ABATEMENTS REFUNDED.

Estate of C. H. Pinkham, horse lost.....	\$3.15
Florence Butterworth and Ethel Pettengell, standing lumber taxed to wrong party....	10.50
	<hr/>
	\$13.65

INTEREST.

ITEM No. 21. TEMPORARY LOANS.

Amoskeag Bank, interest on notes.....	\$94.55
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ITEM No. 22. LONG TERM NOTE.

G. W. Danforth, interest on note.....	\$50.00
---------------------------------------	---------

ITEM No. 23. PAID ON PRINCIPAL OF TRUST FUNDS
USED BY TOWN.

C. E. Maynard, treasurer, interest on Phil- brick fund	\$46.71
G. W. Brown, trustee, interest on Jenness fund	167.71
G. W. Brown, trustee, interest on cemetery funds	48.65
	<hr/>
	\$263.07

NEW CONSTRUCTION AND PERMANENT
IMPROVEMENTS.

ITEM No. 24. STATE AID CONSTRUCTION.

O. S. Messer.....	\$62.68
J. B. Whittier.....	42.00

G. H. Robinson.....	\$48.67
H. P. King.....	14.68
H. P. Haynes.....	32.60
W. A. Nelson.....	6.00
G. Emerson	26.12
E. White	9.18
H. L. Wallace.....	25.30
E. H. Rollins.....	18.62
E. Peterson	28.06
L. E. Maynard.....	11.96
E. Stevens	16.12
C. E. Maynard.....	10.00
H. B. Nutter.....	2.50
H. P. Haynes, cash paid for dynamite, gravel, labor, and resetting broken glass.....	37.81
	<hr/>
	\$392.30

ITEM No. 25. TOWN CONSTRUCTION, ROBINSON BRIDGE.

O. S. Messer, labor.....	\$4.00
E. Peterson, labor	2.00
C. E. Maynard, labor and lumber.....	104.12
L. E. Maynard, labor.....	2 25
H. P. Haynes, cash paid for spikes.....	1.50
H. P. Haynes, labor.....	12.50
W. P. Chase, hauling plank and rails.....	8.00
W. B. Scott, hauling plank, cash paid W. Am- brose for hauling plank.....	10.00
Bickford & Huckins, lumber.....	9.66
J. E. Clay, labor.....	4.00
S. F. Langdell, bridge plank.....	92.40
	<hr/>
	\$250.43

ITEM No. 26. TOWN CONSTRUCTION, BRIDGE REPAIRS
AND CULVERTS.

C. E. Maynard, railing Ladd bridge, labor and cash paid.....	\$12.81
North East Metal Culvert Co., two culverts..	37.20
Tripp & Hall, bridge plank for Thompson and Batchelder bridges	28.59
	<hr/>
	\$78.60

INDEBTEDNESS.

ITEM No. 27. TEMPORARY LOANS.

Amoskeag National Bank, three notes.....	\$3,400.00
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ITEM No. 28. LONG TERM NOTES.

G. W. Danforth, note.....	\$1,000.00
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ITEM No. 29. JOSEPH W. SANBORN CEMETERY FUND.

G. W. Brown, trustee.....	\$200.00
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ITEM No. 30. OUTSTANDING ORDERS PAID DURING
YEAR.

G. W. Brown, trustee, accumulated interest on cemetery funds	\$363.07
-----------------------------------------------------------------------	----------

SCHOOL DISTRICT ACCOUNT.

Undrawn balance January 31, 1918, includ- ing 1917 dog license money.....	\$334.98
Appropriation of 1918.....	4,536.19
Interest on Philbrick fund, 1916.....	26.07
Interest on Philbrick fund, 1918.....	27.57
Literary fund from state.....	98.15
School fund from state.....	508.00
	<hr/>
	\$5,530.96

Total payments to school treasurer during year	\$3,967.88
Balance due	\$1,563.08
Due April 1, 1919, balance dog license money	\$131.72

The foregoing report of the financial affairs of the town of Deerfield is respectfully submitted to the citizens.

HENRY P. HAYNES,
WALTER B. SCOTT,
OSCAR J. CHASE,

Selectmen.

We have examined the foregoing accounts of the selectmen, and find them correct, and properly vouched.

FRITZ E. KALLENBERG,
ROMANZO B. FOGG,
ALFRED D. CLARK,

Auditors.

REPORT OF TRUSTEES OF TRUST FUNDS.

The trustees of trust funds charge themselves with receiving the following trust funds, and credit themselves with paying the following amounts:—

STEARNS CEMETERY FUND.

Fund (town note).....	\$75.00
Accrued interest	40.60
	<hr/> \$115.60
 Note on hand.....	 \$75.00
Amoskeag Savings Bank book	
No. 135809	40.60
	<hr/> \$115.60

FELLOWS CEMETERY FUND.

Fund (town note).....	\$300.00
Accrued ¹ interest	162.49
	<hr/> \$462.49
 Note on hand.....	 \$300.00
Amoskeag Savings Bank book	
No. 135810	162.49
	<hr/> \$462.49

DEARBORN CEMETERY FUND.

Fund (town note).....	\$450.00
Accrued interest	220.90
	<hr/> \$670.90

Note on hand.....	\$450.00
Paid John H. Sanborn for care..	2.00
Amoskeag Savings Bank book No. 135811	218.90
	<hr/>
	\$670.90

HAYNES CEMETERY FUND.

Fund (town note)	\$100.00
Accrued interest	27.18
	<hr/>
	\$127.18

Note on hand.....	\$100.00
Paid Samuel J. Haynes for care	1.50
Amoskeag Savings Bank book No. 135812	25.68
	<hr/>
	\$127.18

LYFORD CEMETERY FUND.

Fund (town note).....	\$100.00
Accrued interest	7.20
	<hr/>
	\$107.20

Note on hand.....	\$100.00
Paid Julian J. Legro for care...	1.00
Amoskeag Savings Bank book No. 135813	6.20
	<hr/>
	\$107.20

JOHN W. SANBORN CEMETERY FUND.

Amoskeag Savings Bank book No. 119325...	\$160.32
Accrued interest to July 1, 1918.....	6.47
	<hr/>
	\$166.79

Paid Charles Merrill for care...	\$1.50
Balance in bank.....	165.29

\$166.79

JOSEPH W. SANBORN CEMETERY FUND. (DEC. 3, 1918.)

Amoskeag Savings Bank book No. 134900...	\$200.00
Balance in bank.....	\$200.00

JENNESS FUND (SCHOOL PURPOSES).

Fund (town note).....	\$5,000.00
Interest from February 15, 1918, to January 31, 1919	167.71

\$5,167.71

Note on hand.....	\$5,000.00
Paid Wilbur H. White, school treasurer	167.71

\$5,167.71

AMOUNTS DUE ON SEVERAL FUNDS.

Stearns	\$115.60
Fellows	462.49
Dearborn	668.90
Haynes	125.68
Lyford	106.20
John W. Sanborn.....	165.29
Joseph W. Sanborn.....	200.00
Jenness	5,000.00

\$6,844.16

Last year's total.....	6,593.13
------------------------	----------

Increase \$251.03

GEORGE H. TOWLE,
A. B. CHASE,
GEORGE W. BROWN,
Trustees of Trust Funds.

We have examined the foregoing account of the trustees of trust funds of Deerfield, and find them correct, and properly vouched.

FRITZ E. KALLENBERG,
ROMANZO B. FOGG,
ALFRED D. CLARK,

Auditors.

DEERFIELD, N. H., February 5, 1919.

**REPORT OF TREASURER, TRUSTEES OF PHILBRICK-
JAMES' LIBRARY.**

RECEIPTS.

Cash on hand February 1, 1918.....	\$3.21
N. Y. Manhat. Beach Ry. stock dividend....	37.50
Amoskeag Savings Bank book No. 93070....	212.00
Selectmen, interest on Philbrick fund.....	46.71
<hr/>	
Total	\$299.42

EXPENDITURES.

A. B. Chase, one book.....	\$5.00
J. A. Young, wood.....	5.00
C. E. Legro, as per bill.....	9.30
J. B. Clarke Co., as per bill.....	2.00
W. P. Goodman, books.....	211.43
C. E. Maynard, as per bill.....	2.50
A. W. Stevens, three cords wood at \$7.....	21.00
Herman Goldberger, as per bill.....	29.90
Cash on hand February 1, 1919.....	13.29
<hr/>	
Total	\$299.42
Amoskeag Savings Bank book No. 93070....	\$154.16
<hr/> <hr/>	

CHESTER E. MAYNARD,

Treasurer.

**REPORT OF LIBRARIAN OF PHILBRICK-JAMES
LIBRARY.**

YEAR ENDING FEBRUARY 15, 1919.

Number of books in library.....	4,200
Number of books loaned.....	2,030
Average daily loan.....	21
New books added.....	235
New cards issued.....	22
Cash on hand February 15, 1918.....	\$0.09
Fines collected	\$1.45
Expenses	\$1.35

GIFTS.

From Mrs. Adah L. Clark, two books; from Hon. David G. James, Racine, Wis., one book; from Secretary of State, Laws of New Hampshire, Vol. 7, New Hampshire Reports, 1915-16.

CARROLL E. LEGRO,

Librarian.

REPORT OF SUPERINTENDENT OF SCHOOLS.

To the School Board and Citizens of Deerfield:

I herewith submit for your consideration my third annual report as superintendent of your public schools.

During the first term of the school year covered by this report ten schools were maintained in town, with an enrollment varying from four to twenty-one. During the second term nine different schools were maintained for a portion of the time, the pupils from the Mount Delight district being conveyed for the entire term to the school at the Old Centre. In connection with the matter of closing schools and transporting pupils to other schools, it might be well to state that it is the general opinion among those in touch with educational affairs that a school which cannot maintain an enrollment of at least six or seven pupils is rarely conducted with profit.

The superintendent has regularly visited these schools, as was done last year. At each visit all classes were examined in at least a portion of their studies, any failures or deficiencies noted, and an attempt made to improve the same. At the opening of every term the program of studies by grades has been explained to the teachers, and the essential things to be covered in that term have been outlined.

In a town where the school year is as short as in Deerfield the work outlined for each grade cannot be properly completed unless there is a full and regular attendance for every day that the school is in session. Pupils who are more or less absent from school not only are inclined to lose interest in their work, but such absence tends to hinder the advancement of the class as a whole, and is thus a detriment to the proper advancement of the school.

In certain schools—perhaps most notably the Pond school—the attendance is far from being satisfactory.

Such irregular attendance is unsatisfactory in results both to teacher and pupil, and eventually the parents will discover the fact. The schools of Deerfield are really in session but a short time as compared with many other places, and during this time parents should see to it that the chief business of their children is to be regular and prompt at their school work. If the citizens and parents of Deerfield wish to obtain the best results from the money expended for schools, here is a large opportunity for them to do a vital thing. Let us hope that the coming year will bring an improvement in this matter of attendance.

Considerable supplementary reading matter has been introduced during the past year. This has helped materially in making the reading lessons more interesting to the children, and has thus tended to improve the quality of the reading. Some new histories have also been placed in the schools, and a few more will be needed during the coming year. New blackboards have been installed in some of the school buildings. All the schools have been supplied with drinking fountains and individual drinking cups for the pupils, thus much improving the sanitary conditions and lessening the chance of transmission of disease from one pupil to another.

The school physician, as a result of his examination, reports that on the whole he finds the pupils to be in very good condition. The largest number of defects was found in the teeth. He reports fifty-two cases of defective teeth, but states that these are mostly limited to one or two small cavities. Notices with regard to this will be sent by him to the parents.

As was stated in my report of last year, many of the buildings in town are not in first-class condition as regards lighting, heating, ventilation, etc. It is the recommendation of the state educational department that a district should adopt a program of annually appropriating money to thoroughly renovate at least one school building. There is opportunity for such a policy in Deerfield,

and it would seem that the Parade school might be a good one on which to make a start in this direction, this being one of the larger schools of the town, and so located as to be likely to continue to have a fair enrollment.

Thanking all who have been of assistance in furthering the welfare of the Deerfield schools, I submit for your consideration the above report for the year.

Respectfully,

W. S. ADAMS.

REPORT OF SCHOOL BOARD.

SCHOOL STATISTICS.

No. of School.	Term.	TEACHER.	Salary per Month.	Weeks in Term.	No. of Pupils.	Visits of Superintendent.	Visits of School Board.	Other Visitors.
1	1	Anna Rouine	\$44	13	9	5	3	18
1	2	Irma Tucker	32	15	13	6	2	10
2	1	Grace Mardin	34	14	16	6	3	33
2	2	Grace Mardin	36	15	19	8	2	25
4	1	Amy Mace	34	15	10	7	3	16
4	2	Eva Simons	36	4	7	2	..	1
6	1	Anna Page	32	14	9	5	1	40
6	2	Anna Page	32	15	10	6	..	29
7	1	Doris Bennett	44	14	21	7	2	50
7	2	Doris Bennett	44	15	23	9	3	23
8	1	Irma Tucker	28	14	7	6	3	35
8	2	Minnie Rollins	32	15	13	7	1	41
9	1	Minnie Rollins	28	14	9	5	1	6
9	2	Pupils transported to No. 8...	...	..	..	..	..	..
11	1	Genevieve O'Leary	40	14	21	6	1	16
11	2	Alice Bradstreet	44	15	20	6	3	22
12	1	Adda Lake	32	13	4	6	1	20
12	2	Adda Lake	32	14	5	7	..	10
13	1	Helen Fife	28	14	15	7	2	6
13	2	Helen Fife	28	15	11	7	2	13

PERFECT ATTENDANCE.

Figures after names represent the number of terms pupil has been perfect in attendance:—

No. 4—Mildred Adams, 1; Cecil H. King, 1; John A. Lewis, 1; G. Russell Simons, 1.

No. 6—Carrie I. Hilliard, 1; Jessie L. Hilliard, 1.

No. 7—Leah Legro, 1; Henry C. White, 1; Lucille Willey, 1; Joseph Brown, 2; Ruth M. Brown, 1; Mary E. Brown, 1. Burton C. Clark, 1.

No. 8—Zilla Davis Chase, 2; Cora Josephine Smith, 1.

No. 11—Eva Thompson, 1; Flora Noyes, 1.

No. 12—Carrie Emily Hoag, 1; Laura Irene Simpson, 2; Ruth May Smart, 1; Charles Verne Simpson, 1.

FINANCIAL REPORT.

Amount of money raised and appropriated for schools at school district meeting, March, 1918:—

Teachers	\$1,099.00
Transportation	75.00
Fuel	45.00
General expense	78.50

Total for spring term, 1918..... \$1,297.50

Amount available after September 1, 1918:—

Teachers	\$2,400.00
Wood	135.00
Transportation	150.00
School board	80.00
District officers	17.50
Current expense	5.00

\$2,787.50

Less estimated amount from state 850.31

1,937.19

Superintendent	\$600.00
Books	150.00
Supplies	100.00
High school tuition.....	500.00
Flags	30.00

1,380.00

Additions other than by vote of district:—

Balance from last year.....	\$658.13	
Dog licenses	131.92	
Philbrick fund (1916).....	26.06	
Philbrick fund (1918).....	27.57	
Average attendance	90.00	
Literary fund	98.15	
Qualified teachers	118.00	
Jenness fund	167.71	
Superintendent	300.00	
Book sold .....	.60	
	<hr/>	1,618.14
Grand total available.....		<hr/> \$6,232.83

The school board have drawn orders as follows:—

Teachers	\$2,259.60
School books	161.60
Supplies	97.00
District officers (clerk and auditor).....	4.00
School board	80.00
Superintendent	600.00
Truant officer	10.00
Treasurer ¹	10.00
High school tuition.....	249.00
Flags	22.45
Transportation	169.50
Repairs	69.07
Wood	178.60
Cleaning houses	20.50
Tuition of Hart children at Epsom.....	18.00
Current expense	25.00
By the state superintendent's order.....	233.11
Medical inspection	65.00
	<hr/>
	<hr/> \$4,272.43

Total amount of all available money.....	\$6,232.83
Total expenditures	4,272.43
	<hr/>
Balance for spring term, 1919.....	\$1,960.40

ELMER H. ROLLINS,
EDITH A. HARVEY,

School Board.

I have this day examined the foregoing accounts of the school board of Deerfield, and find them correct, and properly vouched.

FRITZ E. KALLENBERG,

Auditor.

DEERFIELD, N. H., February 3, 1919.

REPORT OF SCHOOL TREASURER.

He charges himself with balance from 1918..	\$328.24
Received from town treasurer.....	1,467.88
	<hr/>
	\$1,796.12
	<hr/>
He credits himself with having paid on orders of school board to August 31, 1918.....	\$1,754.69
Cash on hand.....	41.43
	<hr/>
	\$1,796.12
	<hr/>
Cash on hand September 1, 1918.....	\$41.43
Received from town treasurer.....	2,500.00
Received from trustees of trust funds.....	167.71
	<hr/>
	\$2,709.14
	<hr/>
Paid on orders of school board.....	\$2,515.17
Cash to balance, January 31, 1919.....	193.97
	<hr/>
	\$2,709.14

WILBUR H. WHITE,

School Treasurer.

I have this day examined the foregoing accounts of the school treasurer for the school district of Deerfield, and find them correct, and properly vouched.

FRITZ E. KALLENBERG,

Auditor.

DEERFIELD, N. H., February 3, 1919.

VITAL STATISTICS

Births Registered in the Town of Deerfield, N. H., for the Year Ending December 31, 1918.

Date of Birth	Name of Child (if any)	Sex	No. of Child	Living or Stillborn	Name of Father	Maiden Name of Mother	Birthplace of Father	Birthplace of Mother
March	28	M	1	All Living	William H. Thurston	Sarah Wylie	Brookline, Mass.	City Mills, Mass.
April	2 Agnes Mary	F	13		Louis Perrault	Lucy Sweeney	Canada	Bethel, Vt.
May	2 Bessie	F	1		Frank R. Hilliard	Susie B. Towle	Epsom	Chichester
June	25 Thelma R.	F	2		Frank R. Florence	Jennie R. Beauders	Springfield, Mass.	Manchester
	26 Andrew	M	6		Samuel Healey	Belle Denyou	Raymond	Deerfield
	28	M	4		Nelson Anderson	Helen Clark	Sweden	Deerfield
July	2 Arthur Leon	M	3		Ray A. Donyou	Lydia L. Eaton	Deerfield	Epping
Aug.	3 Phyllis Whittier	F	1		James W. Fife, Jr.	Abbie Ola Whittier	Deerfield	Deerfield
Sept.	10 Olive Pauline	F	3		Harry M. McFarland	Lulu E. Robinson	Raymond	Manchester
	10 Etta Flora	F	5		John A. Porter	Ella L. Robinson	Chester	Deerfield
Nov.	21	F	1		Guy B. Stearns	Grace M. Edmunds	Deerfield	Northwood
Dec.	12	F	9		Fred Leon Norton	Nina M. Barton	Watertown, Mass.	Roxbury, Mass.

Marriages Registered in the Town of Deerfield, N. H., for the Year Ending Dec. 31, 1918.

Date	Place of Marriage	Name and Surname of Groom and Bride	Age	Place of Birth of Each	Names of Parents	By Whom Married
May 22	Deerfield.....	Fred W. Brown.....	51	Deerfield.....	Benjamin F. Brown..... Martha A. Tilton.....	Wm. H. Thurston Clergyman Deerfield
		Mary Ellen Pinkham.....	60	.....	John McKimmon..... Kate E. McCormick.....	
Sept. 1 ^o	Deerfield.....	Guy B. Stearns.....	23	Deerfield.....	Gilman Stearns..... Neillie Ordway.....	Wm. H. Thurston Clergyman Deerfield
		Grace M. Edmunds.....	24	Northwood.....	William A. Edmunds..... Susan Philbrick.....	
Oct. 3	Deerfield.....	William James Wyllie.....	40	Wrentham, Mass.....	Alexander L. Wyllie..... Sarah Mackay.....	Wm. H. Thurston Clergyman Deerfield
		May Barney.....	36	Berlin, N. Y.....	Daniel A. Green..... Sylvia O. Saunders.....	
March 17	Deerfield...	Gilman M. Smith.....	23	Deerfield.....	Louisa T. Smith..... Fred H. Pender.....	Wm. H. Thurston Clergyman Deerfield
		Mande Ardyce Pender.....	19	Northwood.....	Isabelle E. Pender..... John Allen.....	
April 23	Manchester.....	David S. Allen.....	49	Ireland.....	Letitia Scott..... Jonathan V. Dearborn.....	Herbert A. Jump Clergyman Manchester
		Alice J. Dearborn.....	57	.....	Mary A. Prescott.....	

Deaths Registered in the Town of Deerfield, N. H., for the Year Ending Dec. 31, 1918.

Date	Place of Death	Name and Surname of Deceased	Age		Place of Birth	Sex	Married, Single or Widowed	Name of Father	Maiden Name of Mother
			Y	M					
Jan. 7	Deerfield..	Charles H. James.....	70	11	Lowell, Mass.....	M	Mar.	Wm. H. H. James	Hannah E. Dalton
8	"	Levi B. Marston.....	66	10	Deerfield.....	M	Mar.	Alfred Marston.....	Mary A. Berry
8	"	Herman C. Maloon.....	49	2	Deerfield.....	M	Mar.	John N. Maloon.....	Frances Smith
Feb. 1	"	H. Alice Judkins.....	70	11	Woburn, Mass.....	F	M	Hosea Eram.....	
1	"	Infant.....		1	Deerfield.....	M	Sing.	William H. Thurston..	Sarah M. Wyllie
April 18	"	Theodore Peterson.....	25	7	Sweden.....	M	Wid.	Anders Peterson.....	Caroline Anderson
30	"	William E. Hill.....	71	11	Deerfield.....	M		Robert P. Hill.....	— Bartlett
May 30	"	James A. McFarlane.....	45	8	Deerfield.....	M		Nelson A. Anderson..	Helen L. Clark
June 28	"	Deborah R. Meloon.....	86	8	Deerfield.....	F	Wid.	Jerry Rollins.....	Betsy B. Cram
Oct. 3	"	Percy Edwin Kimball.....	18	7	Deerfield.....	M	Sing.	Rufus F. Kimball.....	Ann D. Chase
15	"	Luther H. Chase.....	57	5	Deerfield.....	M	Sing.	Joseph G. Chase.....	Ann D. Chase
Nov. 7	"	Hannah A. Tucker.....	84	7	London.....	F	Wid.	John Lake.....	Ruth Rowell
Dec. 13	"								
BROUGHT TO DEERFIELD FOR BURIAL									
1917									
Dec. 13	Ft. McPherson.....	Ernest Young.....	26	11		M			
1918									
April 30	Freemont.....	Clarence B. Hyl.....	36	1	Deerfield.....	M	Mar.	Martin Hill.....	Emma Hill
May 15	Haverhill, Mass.....	Hattie I. Chesley.....	36	9	Deerfield.....	F	Wid.	Nathaniel Danforth..	
April 18	Taunton, Mass.....	Mary F. Tasker.....	82	3	Stafford, Conn.....	F	Wid.	Isalah Griffen Young	Mary Jane Lane
Oct. 10	Stamford, Conn.....	Martha J. Thompson.....	86	3	Raymond.....	F	Wid.	George F. Merrill.....	Ann A. Quimby
21	Manchester.....	Nancy J. Mack.....	63		Deerfield.....	F	Sing.		
Nov. 22	Manchester.....	Jonathan B. Quimby.....	70		Deerfield.....	M			
8	Napa, Cal.....	C. L. Sanborn.....	54	3	Deerfield.....	M			
Dec. 27	Epsom.....	Nellie E. Merrill.....	39	11	Deerfield.....	F			

I hereby certify that the foregoing return is correct, according to the best of my knowledge and belief. FRED'K O. WILSON, Town Clerk.

HESSER BUSINESS COLLEGE

"LOCATED OFF THE NOISY STREET"

This school offers the most complete and practical training in Business and Stenographic subjects to be had in New Hampshire. It has trained hundreds of young men and women for active business life and placed them in situations with the best business concerns of this city. Its graduates are found in practically every Banking, Manufacturing, Mercantile and Insurance office in Manchester.

It occupies its own beautiful new modern building, and has every advantage in the way of equipment, furnishings and environment—that's why

IT'S A GOOD SCHOOL

J. H. HESSER, Prin. Manchester, N. H.

155 Concord St.

Residents of the Town of Deerfield, N. H.

had deposited in this bank April first, 1918, over seventy-three thousand dollars. The tax assessed on these deposits, paid by the bank, is returned to the town through the State Treasurer.

KEEP YOUR TAX RATE LOW
by depositing your funds in local savings banks.

**THE MANCHESTER
SAVINGS BANK**

ORGANIZED 1846

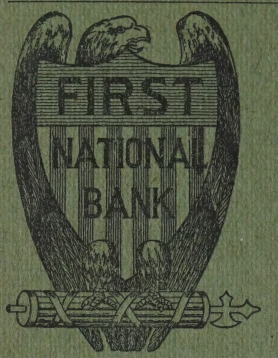
Corner Elm and Market Streets,
Manchester, New Hampshire.

Walter M. Parker,
Treasurer.



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NOV 06 1992



**WE CORDIALLY INVITE
YOUR PATRONAGE**

A private box in our Safe Deposit Vault, insuring your securities against loss by fire or theft, may be had at an annual rental of a very small amount.

**Especial Attention is Directed to Our
Facilities for the Protection to
Valuable Papers**

Capital and Surplus, \$350,000

A. H. HALE, President—H. A. HOLBROOK, Cashier

**FIRST NATIONAL BANK
MANCHESTER, N. H.**

**MERRIMACK RIVER
SAVINGS BANK**

1028 Elm Street

Manchester, N. H.

Deposits	-	-	-	-	-	-	\$7,000,000
Assets	-	-	-	-	-	-	\$7,500,000

Deposits made on the 1st, 2d or 3d day of any month draw interest from the first day.
Dividend of 4% paid Oct. 1, 1918.

OFFICERS

IRVING G. ROWELL	-	-	President
ARTHUR H. HALE	-	-	Treasurer
A. F. EMERSON	-	-	Asst. Treasurer

**Bank Hours: 9 a. m. to 3 p. m. Saturdays, 9 a.m. to 12 m.
Thursday evenings, 7 to 9 o'clock**